

CHAPTER 5

HOUSING ELEMENT

INTRODUCTION

The purpose of the *Housing Element* is to identify the need for, and mechanisms that will lead to, the construction and preservation of decent housing for all economic segments of the Clark County population.

Region-wide in orientation, the *Housing Element* addresses all of Clark County. It sets policy direction for lands under county government jurisdiction, is coordinated to the greatest extent possible with housing policies developed by cities and towns and provides practical implementation guidance. The need for mechanisms to insure a variety of housing prices and neighborhood designs is discussed, as well as the types of housing that should be available in the future.

RELATIONSHIP TO OTHER ELEMENTS AND PLANS

The *Housing Element* of the *20-Year Plan* builds upon principles and policies established in earlier county comprehensive plans. Earlier plans discussed housing primarily in light of its land use implications. This plan addresses housing in broader terms, reaching beyond land use patterns and densities to discuss issues such as affordability, special needs and community character.

The *Housing Element* also builds upon principles and policy direction provided by the *Countywide Planning Policies* and the *Community Framework Plan*. These policies, developed through an extensive public participation process are intended to provide long-term, overall guidance for Clark County and its cities in developing the *Housing Element* for the *20-Year Plan*.

The *Housing Element* of the *20-Year Plan* also has a relationship to the *County Comprehensive Housing Affordability Strategy for 1994-1998 (CHAS)*. The *CHAS* is developed by both the City of Vancouver and the county as a planning tool to qualify for federal funds

available through the Department of Housing and Urban Development. The *CHAS* contains short-term housing strategies (one and five year periods) and a thorough needs assessment focusing primarily on special needs populations and affordable housing.

The *Housing Element* uses many of the statistics and needs assessments prepared in the *CHAS*. Implementation of the policies in the *Housing Element* through ordinances and programs will assist in meeting needs identified in the *CHAS*.

Special needs populations such as the homeless, elderly, AIDS victims, single parents, physically disabled, mentally and emotionally disturbed, chronically mentally ill, developmentally disabled, migrant laborers, and persons with substance abuse problems are addressed in both the *Housing Element* and the *CHAS*.

Housing affordability is a key component within the Growth Management legislation. Housing affordability will be affected by policies adopted in the other elements including transportation, public facilities, utilities, open space and recreation, land use, and (for the county only) rural lands. Likewise, the pattern and density of housing development will affect the cost to the county; to local utilities to extend services such as water lines, sewer lines, transit service, fire protection, etc.; and, ultimately, to the businesses and residents of Clark County in user fees and taxes.

Updates of the county zoning ordinance, land division ordinance, solar access ordinance, TIF (Transportation Impact Fee) and PIF (Parks Impact Fee) ordinances, and new ordinances and programs created as a result of this planning process, will implement the goals and policies established in the *Housing Element*. These land use and development ordinances are prepared by the respective municipal jurisdictions and should be reviewed for compatibility with the plan.

HOUSING ELEMENT REQUIREMENTS

The *Growth Management Act of 1990 (GMA)*, as amended, requires that county *20-Year Plans* have a housing element that:

1. Recognizes the vitality and character of established residential neighborhoods.
2. Includes an inventory and analysis of existing and projected housing needs.
3. Includes a statement of goals, policies, and objectives for the preservation, improvement, and development of housing.
4. Identifies sufficient land for housing, including, but not limited to, government assisted housing, housing for low income families, manufactured housing, multi-family housing, and group homes and foster care facilities.
5. Makes adequate provisions for existing and projected needs of all economic segments of the community.

The *Procedural Criteria For Adopting Comprehensive Plans and Development Regulations for the Act* further specify that the *Housing Element* of the *20-Year Plan (WAC 365-195-310)* shall, at a minimum, contain:

1. An inventory and analysis of existing and projected housing needs.
2. A statement of the goals, policies and objectives for the improvement, preservation, and development of housing.
3. Identification of sufficient land for housing, including, but not limited to, government assisted housing, housing for low income families, manufactured housing, multifamily housing, and group homes and foster care facilities.
4. Adequate provision for existing and projected housing needs of all economic segments of the community.

The *Act* and its *Procedural Criteria* provide the legislative framework for preparation of the *Housing Element*.

ORGANIZATION OF THE ELEMENT

The *Housing Element* consists of three sections: The *Background and Existing Conditions* section including statistics supporting the county's housing element. It summarizes existing conditions and information in Clark County and focuses on inventory data which support the policy orientation on growth management. A more detailed assessment of the existing housing stock in Clark County is included in the *Resource Document*. The *Goal and Policy* section, on an issue by issue basis, presents a comprehensive set of goals and policies to guide the implementation of the plan. The *Strategy* section consists of a set of planning strategies related to housing in Clark County. See *CHAS* for additional information on county housing issues.

BACKGROUND AND EXISTING CONDITIONS

The housing needs of Clark County are determined by the characteristics of its existing and projected population (age, household size, income, special needs, etc.), when compared to the characteristics of the existing and expected housing supply (size, cost, condition, etc.). Clark County is expected to add approximately 134,000 people or 50,000 households over the next twenty years. The issue facing local governments is where to direct this growth given environmental constraints and the cost of providing public services, and how to ensure that a range of housing types and prices are available.

Much of the data contained in this section comes from the U.S. Bureau of the Census for the 1970, 1980, and 1990 census and the *CHAS* prepared by Clark County Department of Community Services. The *CHAS* is required under the *Cranston-Gonzalez National Affordable Housing Act of 1990*. All jurisdictions eligible for funding under this act, and wishing to participate in the program, are required to prepare a plan identifying the different types of housing needed in the community and setting priorities for addressing them.

Population

Table 5.1 shows the population trends of the cities and unincorporated areas of Clark County from 1970 to 1990. There has been a

significant increase in the overall population of the county in the last two decades. Clark County had a total increase of 46 percent in

population since 1970 with a 19 percent increase since 1980.

Table 5.1 Population Trends in Clark County, 1970-1990

JURISDICTION/AREA	1970	1980	1990	% CHANGE 1970-90	% CHANGE 1980-90
TOTAL CLARK COUNTY	128,454	192,227	238,053	46%	19%
TOTAL UNINCORPORATED CLARK COUNTY	74,487	134,978	167,427	56%	19%
TOTAL INCORPORATED CLARK COUNTY	53,967	57,248*	61,273*	12%	6%
BATTLE GROUND	1,438	2,774	3,690	61%	25%
CAMAS	5,790	5,681	6,450	10%	12%
LA CENTER	300	439	483**	38%	9%
RIDGEFIELD	1,004	1,062	1,195	16%	11%
VANCOUVER	41,859	42,834	44,570	6%	4%
WASHOUGAL	3,388	3,834	4,240	20%	9%
YACOLT	488	544	545	10%	0%

* Includes a portion of the City of Woodland that is in Clark County

** State Certified Special Census

Sources: WA State Office of Financial Management, *April 1 Population of Cities, Towns, and Counties*, June 1990.
U.S. Bureau of the Census

This growth has occurred in both unincorporated areas and in cities. The unincorporated areas had a 56 percent increase in population since 1970 and a 19 percent increase between 1980 and 1990. Incorporated areas of Clark County grew more slowly: 12 percent since 1970 and 6 percent since 1980. The city of Battle Ground had the most significant increase with a 25 percent growth in population since 1980. The municipalities of Camas, La Center, Ridgefield, and Washougal grew by 9-12 percent during this period. Some of this growth reflects annexations of previously developed land. The city of Vancouver had a slow growth rate with a 4 percent increase in population since 1980. Yacolt has shown no growth between 1980 and 1990, but a 10 percent increase since 1970.

The State Office of Financial Management (OFM) population forecasts project that the county will add 135,000 people by 2012, or a

40 percent increase over the 1990 census count. The new revised OFM population projection shows that Clark County can be expected to continue to grow after 2010, with a recent forecast for Clark County at 416,071 by the year 2012. At that rate, by the year 2040, the county will be home to over 500,000 people.

Age

Table 5.2 shows the changes in the distribution of the age of Clark County's population since 1970. The data show the largest population group for 1990 are persons aged 20-39 (75,080). Children 19 and under were the next largest group (74,164). Clark County's population continues to be family households with children. Housing policy should make efforts to address the needs of this significant population.

Table 5.2 Age Distribution of Clark County Residents, 1970-1990

AGE	1970	1980	1990	% CHANGE 1970-90	% CHANGE 1980-90
0-19	50,631	66,882	74,164	31%	9%
20-39	32,748	65,473	75,080	56%	12%
40-59	28,273	35,079	54,623	48%	35%
60-85+	16,802	24,793	34,186	50%	27%
TOTAL	128,454	192,227	238,053	46%	19%

Source: U.S. Bureau of the Census; Office of Program Planning and Fiscal Management, Corrected 1970 Population by County by 5-Year Age Groups, State of Washington, April, 1977.

Comparing percentage change data provides insight into future growth trends. The population of persons aged 0-19 increased 31 percent between 1970 and 1990. The number of people aged 20-39 increased 56 percent during the same time. The population aged 40-59 increased 48 percent between 1970 and 1990. Persons aged 60 and older increased 50 percent between 1970 and 1990. This indicates that housing policies in the future should be prepared to address the needs of a growing number of older persons in Clark County.

Race and Ethnicity

According to the 1990 U.S. Census, the total minority population represents 7 percent

(16,501 persons) of the county's population. The *CHAS* contains the most recent information on special populations and their housing needs. It reviewed the percentage of minority persons in each census tract and found no concentrations of minority persons in any one area of the county. In recent years, there has been an influx of immigrants from eastern Europe and Russia into Clark County. These new residents, while not racial minorities, are a distinct ethnic community. Their housing needs are being met by the private market, although they may require assistance adjusting to their new communities. *Table 5.3* shows the distribution of population by race in Clark County in 1990.

Table 5.3 Clark County Population by Race and Ethnicity, 1990

RACE AND ETHNICITY	TOTAL PERSONS	PERCENT OF COUNTY POPULATION
WHITE	221,552	93.0
BLACK	2,976	1.3
NATIVE AMERICAN	2,296	1.0
ASIAN/PACIFIC ISLANDER	5,670	2.4
HISPANIC	3,640	1.5
OTHER RACE	1,919	0.8
TOTAL	238,053	100.0

Source: U.S. Bureau of the Census.

The requirements of the *Fair Housing Act* and implementing regulations have increased local governments' responsibilities for prohibiting and prosecuting housing discrimination based on race, ethnicity, age, sex, marital status,

disability status, family status, and religion. In addition, local government must take steps to affirmatively further fair housing as a condition of receiving federal funding.

Households

A household is all of the people living in one housing unit, whether or not they are related. A single person renting an apartment is a household, just as is a family living in a single-family house. The number and type of households in a community can indicate the

housing needs of that community. *Table 5.4* gives historic information on the numbers of households in Clark County and each of its cities. As is the case with population, most of the household growth has occurred in unincorporated communities and rural areas over the past 20 years.

Table 5.4 Number of Households in Clark County, 1970-1990

JURISDICTION/AREA	1970	1980	CHANGE 1970-80	1990	CHANGE 1980-90
TOTAL CLARK COUNTY	41,064	68,750	+27,686	88,571	+19,821
TOTAL INCORPORATED CLARK COUNTY	NA	24,248	NA	26,630	+2,382
TOTAL UNINCORPORATED CLARK COUNTY	NA	44,502	NA	61,941	+17,439
BATTLE GROUND	450	972	+522	1,341	+369
CAMAS	1,940	2,096	+156	2,438	+342
LA CENTER	NA	156	NA	129	-27
RIDGEFIELD	325	382	+57	441	+59
VANCOUVER	15,352	18,844	+3,492	20,135	+1,291
WASHOUGAL	1,241	1,544	+303	1,898	+354
WOODLAND (PART)	NA	49	NA	49	0
YACOLT	NA	205	NA	199	-6

NA: not available

Source: U.S. Bureau of the Census.

The characteristics of households in Clark County changed between 1970 and 1990. The average number of people living together in a household has decreased. This reflects national trends of smaller families (couples having fewer children on average than their parents) and an aging population. These trends are expected to continue over the next 20 to 40 years. The trend most likely to have the greatest impact on future housing needs is the expected increase in the proportion of senior households.

Table 5.5 presents household characteristics. The fastest growing segment of the population in Clark County is expected to be people over 65. The "baby boom" generation will grow old over the planning period. Senior households are more likely to need assistance maintaining their homes because they are physically no

longer able to do it themselves and because they have lower, fixed retirement incomes. Many choose to move to smaller units. As they grow older, seniors may become too frail to care for themselves, and require special housing and supportive services. The *20-Year Plan* must be flexible enough to accommodate a range of housing types suitable for this growing segment of the population.

The county's growth patterns will change as a result of adopting this plan to implement the *GMA*. Household growth, like population growth, will be directed to cities or urban growth areas which will eventually be annexed to cities. If growth patterns in the future are similar to those of the past, households in rural areas will be larger on average than those in urban areas, by approximately 10 percent.

Table 5.5 Household Characteristics in Clark County, 1970-2043

YEAR	TOTAL HOUSEHOLDS	PERSONS PER HOUSEHOLD	SENIOR HOUSEHOLDS	NON-SENIOR HOUSEHOLDS
1970	41,064	3.10	7,366	33,698
1980	68,750	2.76	11,086	57,664
1990	88,571	2.66	15,243	73,328
2013	114,700	2.50	26,100	118,600
2043	214,600	2.33	42,900	71,700

Source: U.S. Bureau of the Census and Southwest Washington Regional Transportation Council.

* 2013 age distribution from Washington Office of Financial Management and Hobson and Associates, Inc. The age distribution of households in 2043 was assumed to be the same as 2013.

Income

The relationship of household income to housing prices is the main factor affecting the ability of Clark County's residents to secure adequate housing. *Table 5.6* compares median household incomes for Clark County and each

of the cities. Median income is defined as the mid-point of all of the reported incomes; that is, half the households had higher incomes and half the households had lower incomes than the mid-point, with the county median household income very similar to the statewide average.

Table 5.6 Comparison of Medial Household Incomes in Clark County, 1980-1990

JURISDICTION/AREA	1980	1990	CHANGE 1980-90
TOTAL CLARK COUNTY	\$18,959	\$31,800	\$12,841
TOTAL UNINCORPORATED CLARK COUNTY	NA	NA	NA
BATTLE GROUND	\$14,312	\$24,256	\$9,944
CAMAS	\$17,525	\$28,576	\$11,051
LA CENTER	\$15,833	\$24,750	\$8,917
RIDGEFIELD	\$14,052	\$26,992	\$12,940
VANCOUVER	\$13,574	\$21,552	\$7,978
WASHOUGAL	\$14,301	\$25,463	\$11,162
YACOLT	\$13,681	\$18,194	\$4,513
WASHINGTON STATE	\$18,367	\$31,183	\$12,816

Source: U.S. Bureau of the Census

The definitions of very low, and moderate income households are established by the U.S. Department of Housing and Urban Development (HUD). These terms are based on a percentage of the area's median household income for a family of four. They are used to evaluate income levels in Clark County. *Table 5.7* shows the numbers of households in each income category for 1980 and 1990.

Very low income households are those whose incomes are less than 50 percent of the area's

median family income. A family of four making between \$9,480 and \$15,167 in 1980 fell into this category. There were 15,819 households (23 percent of the total) that were defined as very low income in 1980. For 1990, a family of four making less than \$15,900 fell into this category. There were 18,852 households (21 percent of the total) that were defined as very low income in 1990. This represents a 2 percent decrease in the number of families with very low incomes between 1980 and 1990

but constitutes more than one fifth of Clark

County's households (*Table 5.4*).

Table 5.7 Households by Income Group in Clark County, 1980-1990

INCOME GROUP	1980		1990	
	# HOUSEHOLDS	PERCENT OF TOTAL	# HOUSEHOLDS	PERCENT OF TOTAL
VERY LOW INCOME (LESS THAN 50% OF MEDIAN)	15,819	23	18,852	21
LOW INCOME (50% TO 80% OF MEDIAN)	10,878	16	14,881	17
MODERATE INCOME (80% TO 95% OF MEDIAN)	5,799	8	8,238	9
MIDDLE AND UPPER INCOME (MORE THAN 95% OF MEDIAN)	36,379	53	47,233	53
MEDIAN INCOME	\$18,959*		\$31,800	

* Figure represents median income for families and unrelated individuals.

Source: U.S. Bureau of the Census

Low income households are those whose incomes are between 50 percent and 80 percent of the area's median family income. A family of four earning between \$9,480 and \$15,167 in 1980 fell under this category. There were 10,878 households (16 percent of the total) that were defined as low income in 1980. A family of four making between \$15,900 and \$25,440 in 1990 fell into this category. There were 14,881 households (17 percent of the total) that were defined as low income in 1990. This represents a one percent increase in the number of families with low incomes between 1980 and 1990. Together, in 1990 low income and very low income households constituted 38 percent of Clark County's households.

Moderate income households are those whose incomes are between 80 percent and 95 percent of the area's median family income. A family of four with an income between \$15,167 and \$18,011 in 1980 fell into this category. There were 5,799 households (8 percent of the total) that were defined as moderate income in 1980. A family of four making between \$25,440 and \$30,210 in 1990 fell into this category. There were 8,238 households (9 percent of the total) that were defined as moderate income in 1990. This represents a one percent increase in the number of moderate income families between 1980 and 1990. Together, in 1990 moderate, low and very low income households constituted 47 percent of Clark County's households.

PERCENT OF INCOME SPENT ON HOUSING

HUD defines housing cost burden as the extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau. This is the threshold at which the cost of housing typically becomes a burden. At this point the money available for other necessary expenses such as food and medical care is reduced.

Generally, upper income households can afford a higher percentage of income for housing than can lower income households. The percentage of income spent on housing increases as income decreases. The lowest income households are, therefore, most likely to be overpaying for housing relative to their income and in need of assistance.

The *CHAS* notes that between 1989 and 1993, the cost of a newly constructed single family home in Clark County rose from \$93,023 to \$120,950, an increase of 30 percent. The cost of an existing single family home went from \$64,500 in 1989 to \$99,000 in 1993, an increase of 53 percent. On average, between 1989 and 1993, the cost of a newly-constructed single family home rose by 7.5 percent each year, and 13 percent each year for existing homes. If this trend continues, by 1996 the average selling price of a newly constructed single family home could increase to about \$150,256 and to \$142,847 for an

existing home. Based on the projected increases in housing costs, new housing could be unaffordable to very low, low income and moderate households of Clark County.

SPECIAL HOUSING NEEDS

Some people in Clark County need modified housing units or special services in order to live independently. Other people require living in a group home or institutional environment. While some of these people will have the resources to take care of their needs, many will not. The CHAS identified these special housing needs in Clark County and made recommendations for serving those needs:

1. Physically Challenged Persons

Physically Challenged: 1990 Census data indicates that 4,826 people under the age of 64 have mobility and/or self-care limitations. Approximately 130 of these individuals receive at-home services through the Washington Department of Social and Health Services, but the number who live in care institutions is not known. Based on the limited information available, it is determined that 3 percent of the needs of low income non-elderly physically disabled persons who live independently are being met.

Frail Elderly: 1990 Census data shows that 2,653 low-income frail elderly people reside in Clark County. The CHAS estimates that approximately 2,398 of these persons receive supportive services at-home or in care facilities. Based on these estimates, 90 percent of the needs of this population are currently being met.

Developmentally Disabled: The Clark County Department of Community Services estimates that there are approximately 2,695 persons (1 percent of the county population) with developmental disabilities in the county. The Department serves 821 of these persons.

The data in *Table 5.8* suggests that future housing policy decisions must be made to provide for the need of physically challenged persons that are not being met. The majority of the need is among the elderly, the age group expected to grow the fastest over the next twenty years. These people may need special housing with ramps instead of stairs, elevators for units with two or more stories and modified facilities. The federal *Americans with Disabilities Act (ADA) of 1990* requires changes to building and zoning codes to improve access for disabled persons. These codes will apply to new construction and to major rehabilitation or remodeling of existing units.

Table 5.8 Physically Challenged Persons* in Clark County, 1990

PHYSICALLY CHALLENGED	TOTAL # PERSONS IN NEED OF SPECIAL UNITS/BEDS	TOTAL # OF UNITS/BEDS AVAILABLE	UNMET NEED	PERCENT OF NEEDS MET
LOW-INCOME FRAIL ELDERLY	4,255	2,398	1,857	56%
NON-ELDERLY DISABLED	4,826	130	4,696	3%
DEVELOPMENTALLY DISABLED	2,695	821	1,874	30%

* "Physically Challenged" refers to persons requiring housing with special services or facilities because of limited physical abilities.

Source: 1994-1998 CHAS

Experience in states which have had similar legislation for the past decade indicates that adaptations to ensure accessibility and mobility for the disabled add less than \$1,000 on average to the cost of new multi-family housing. It is more expensive and not always possible to modify an existing unit for handicapped accessibility. Older units, particularly older multi-family structures, are

very expensive to retrofit for disabled occupants because space is rarely available for modifications such as elevator shafts, ramps, and widened doorways. Much of the existing multi-family housing (traditionally the more affordable housing) cannot economically be modified to meet the needs of disabled residents.

2. Senior Citizens

Senior citizen is defined as people over age 65. The elderly are generally considered a special needs group because of the high correlation between age and disability. Also, many seniors live on a fixed income. They cannot afford higher rents, and if they own their own home they may not be able to afford the cost of increasing taxes or maintenance. A fixed income also may not permit them to rent a new apartment in a new facility that would provide them with a full range of care services.

In 1990 there were 25,367 senior citizens living in Clark County. Sixty percent (15,243) of senior citizens live in family households headed by people over age 65 (*Table 5.9*). Another 28 percent (7,234) live alone. At least 4.5 percent (1,138) of the senior citizens live in group quarters (e.g. nursing or retirement homes) and 7.5 percent (1,907) live with family or friends.

Table 5.9 Senior Citizens Housing Arrangements in Clark County, 1990

HOUSEHOLD TYPE	TOTAL NUMBER OF PERSONS	PERCENT OF TOTAL
FAMILY HOUSEHOLD (<i>HEAD OF HOUSEHOLD OVER 65</i>)	15,243	60
LIVING ALONE	7,234	28
GROUP QUARTERS	1,138	4.5
OTHER SITUATIONS	1,907	7.5
TOTAL	25,367	100

Source: U.S. Bureau of the Census

The population of elderly residents is increasing and will continue to increase through the end of the century. In addition, people are living longer and the number of people over 75 is increasing. The majority of the elderly population prefer to live independently in family units or alone. This population would be well served by smaller, affordable and accessible rental and housing units. Elderly persons who live with family or friends might benefit from zoning provisions that allow for another, smaller unit to be built on single family lots.

3. Homeless Persons

HUD defines "homeless" as those persons or families which "(1) lack a fixed, regular, and adequate nighttime residence or (2) whose nighttime residence is a public or private emergency shelter, an institution that provides temporary residence for individuals intended to be institutionalized, or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings." This definition does not include persons forced to live with friends or relatives, in unsafe or inappropriate housing. This definition also excludes recently homeless

persons who are in transitional housing programs but have not yet attained housing self-sufficiency.

The CHAS notes that there are no precise estimates available for the number of homeless persons and families. The 1990 Census count of homeless persons is considered very inaccurate. The Clark County Council for the Homeless estimates that there are approximately 500 homeless persons in the county at any given time. This estimate includes documented and undocumented persons without housing. The Council for the Homeless notes that the fastest growing groups of homeless persons in Clark County are families with children, followed by youth, single persons, battered women, and older adults.

The Emergency Shelter Clearinghouse operates a 24-hour hotline to refer homeless persons to available shelter. The Clearinghouse also maintains statistics on the number of homeless persons sheltered and turned away. For 1992, statistics for homeless persons show that of a total of 4,253 individuals housed, 27 percent were children under the age of 17, and 58 percent were between the ages of 18 and 44.

There are 253 spaces available for the homeless in Clark County on a daily basis (Table 5.10). Emergency shelters in Clark

County are now estimated to be meeting 54 percent of the needs of homeless persons.

Table 5.10 Available Shelter for Homeless Persons in Clark County, 1992

HOMELESS PERSONS	NUMBER IN NEED	RESOURCES AVAILABLE <i>BEDS/UNITS</i>	UNMET NEED	PERCENT OF NEED MET
INDIVIDUALS REQUIRING SHELTER	469	253	216	54%
YOUTHS REQUIRING SHELTER	NA	None	NA	NA
VICTIMS OF DOMESTIC VIOLENCE	93	28	65	30%

NA: Not Available

Source: 1994-1998 CHAS

Families with Children: This is Clark County's largest unhoused population. Both single and two parent families are sheltered in all except one shelter facility on a space available basis. Most shelters allow a 30 day stay.

Youths: There are no official estimates of the number of homeless youths in Clark County. But the CHAS notes that there is general agreement among Clark County service providers that there is a significant population of homeless youths. Washington state law does not allow emergency shelters to admit unaccompanied youths. Minor children are the responsibility of their parents or guardians, or they may be served by the foster home services of the Department of Health and Human Services. The CHAS notes that many youths do not seek foster care assistance, but may be living with friends or are homeless on the streets without shelter.

Domestic Violence: There is currently one emergency shelter (28 spaces) in Clark County for victims of domestic violence. The Safe Choice Shelter took in 654 persons providing 9,321 bed-nights in 1992. The

shelter turned away 1,541 persons. This indicates a demand for 93 spaces on an average daily basis for victims of domestic violence. The spaces now available meet only one third of the need for emergency housing for this population.

Based on this information, homeless persons have a significant need for housing in Clark County. The experience of other parts of the country indicates that the longer people spend on the streets, the harder it is to successfully rejoin society. Housing policies should address the needs of this population in the near future. The successful reentry of the homeless into society will depend in part on the availability of affordable housing of a variety of types for them to occupy. Since there is no one type of homeless person, a variety of housing types, including special transitional shelters as well as group housing, shared/congregate facilities, seasonal housing and standard housing units of both on site and off site manufacture are needed to accommodate them.

Table 5.11 provides information on the existing facilities in Clark County and their operating status.

Table 5.11 Emergency Shelter Network in Clark County, 1992

SHELTERS	SPACES AVAILABLE	PERSONS SERVED	FUNDING SOURCES	OPERATING STATUS
ROYAL APTS.	100	Families, single persons	Federal and State moneys	This facility will be closed and torn down in 1994 for a new County building.
OPEN HOUSE MINISTRIES	40	Families, couples, single persons	Churches donations	Provides emergency housing.
VALLEY HOMESTEAD	50	Families, single women	Catholic Community Services	Provides emergency housing, case management, and children's activities.
SHARE HOUSE	35	Single Men	Private donations, FEMA, ESAP	Houses only single men.
YWCA SAFECHOICE	28	Victims of Domestic Violence	Private donations, United Way, state	Houses women and children.
SALVATION ARMY	Varies with funding	Persons with medical needs, Families	Private donations, FEMA	Provides voucher housing in hotels.

Source: Council for the Homeless

4. Single Parent Households

In 1990, there were a total of 8,225 single parent families with children under 18 years old living in the household. This was 24 percent of the total number of households in Clark County. Single parent households are likely to need housing located near schools, day care and recreation facilities and with access to public transportation.

5. Persons With Mental Illnesses

The Southwest Regional Support Network estimates that there are approximately 1,833 persons with mental illnesses requiring services in Clark County. There are 79 mentally ill adults and 20 children currently in residential care programs. The Network estimates that an additional 347 places are needed in residential programs to meet the needs of mentally ill persons in the county. Based on these estimates, the housing needs of 196 persons with mental or emotional disabilities are not currently being met. Future housing policies should address the needs of this population.

6. Families of Migrant Farmworkers

The N.W. Regional Primary Care Association indicates that there are a total of 4,126 persons (2,679 adults and 1,447 children) in families of migrant farmworkers in Clark County. There are an estimated 750 migrant farmworker households based on an average

household size of 5.5 persons per farmworker family. The average income of these households is under \$8,000 which qualifies as very low income households. Clark County has no state approved farmworker housing in any of the farm labor camps. There are no housing resources dedicated to the needs of farmworkers. This group must seek housing on the private market or remain homeless. Future housing policies should address the needs of this population.

PROJECTED HOUSEHOLD GROWTH

The population growth forecasts of OFM and IRC (Intergovernmental Regional Council) translate into approximately 50,000 additional households who will be seeking housing in Clark County by the year 2012. *Table 5.12* highlights the percent change of 10 years and the average annual change within Clark County. Although official forecasts are not available, growth is expected to continue after 2012 at approximately 2 percent per year. The characteristics of these households are likely to change over the period covered by the *20-Year Plan* as the population of the county, the state and the United States as a whole ages. In 1990, households with elderly heads made up 6.4 percent of the total households. Projections indicate that elderly households will increase to 17.5 percent of the total in 2010, almost a threefold increase.

Table 5.12 Population Trends, 1950-2012 in Clark County

YEAR	TOTAL POPULATION	10-YEAR INCREASE	10-YEAR % CHANGE	AVERAGE ANNUAL % CHANGE
1950	85,307	NA	NA	NA
1960	93,809	8,502	10.0	1.0
1970	128,454	34,645	36.9	3.7
1980	192,227	63,773	49.6	5.0
1990	238,053	45,826	23.8	2.4
2000	290,997	52,944	21.9	2.2
2010	402,679	111,682	47.4	4.8
2012	416,071	NA	NA	NA

Source: Office of Financial Management *Preliminary County Population Projections, 1990-2010*, December, 1991.

As a part of the economic base study of Clark County prepared for this growth management planning effort, the demand for rental and ownership housing by price category was

projected. *Table 5.13* summarizes the expected additional demand for rental housing by price range between 1991 and 2010.

Table 5.13 Projected Demand for Rental Housing by Price Range in Clark County, 1996 and 2010

ANNUAL HOUSEHOLD INCOME RANGE	ASSOCIATED AFFORDABLE MONTHLY RENT RANGE *	PROJECTED DEMAND 1991 TO 1996	PROJECTED DEMAND 1991 TO 2010
UNDER \$15,000	Under \$310	1,557	5,772
\$15,000 - \$24,999	\$310 to \$519	890	3,301
\$25,000 - \$34,999	\$520 to \$579	801	2,970
\$35,000 - \$49,999	\$580 to \$829	702	2,604
\$50,000 - \$74,999	\$830 to \$1,249	322	1,193
\$75,000 AND OVER	\$1,250 and over	119	440
TOTAL		4,391	16,280

* Income ranges and rental rates stated in 1992 dollars.

Source: Robert Charles Lesser and Co.

Over one third (5,772 units) of the projected demand for rental housing is in the lowest price range, i.e., under \$310 per month. New construction cannot meet this price constraint, so these households will be looking for older existing units (or require subsidies for new units to be affordable). It will be important to encourage the preservation and maintenance of existing multi-family housing stock to meet this demand. As indicated in *Table 5.14*, Clark County had only 21,033 multi-family units (22.7 percent of the total stock) in 1990,

and the majority are currently occupied. The limited supply of multi-family units may affect the ability of lowest income households to find housing they can afford over the next twenty years.

Housing Resources in Clark County

Table 5.14 shows the number and type of housing units in Clark County for the period 1970-1990. The total number of housing units in Clark County in 1990 was 92,849. Single

family homes make up 69 percent (63,681) of this stock. Multi-family homes constitute 23 percent (21,033) of this stock. Manufactured

homes make up 8 percent (7,520) of the housing stock of Clark County.

Table 5.14 Number of Housing Types in Clark County, 1970-1990

HOUSING TYPES	1970	1980	1990
SINGLE FAMILY UNITS*	34,580	54,900	63,681
MULTI-FAMILY UNITS	6,699	13,758	21,033
MANUFACTURED UNITS	1,552	3,994	7,520
UNKNOWN	NA	NA	615
TOTAL UNITS	42,831	72,652	92,849

* Includes attached and detached units

Source: U.S. Bureau of the Census

Using 1970-1990 figures, the total number of housing units in Clark County has risen by 22 percent since 1980 and 54 percent since 1970. The number of single family units has risen 14 percent since 1980 and 46 percent since 1970. Multi-family units have increased in number by 35 percent since 1980 and 68 percent since 1970. Manufactured housing has shown the most dramatic increase of 47 percent over 1980 figures and 79 percent since 1970.

Manufactured housing is a major source of affordable housing in Clark County. Manufactured housing units are distinguished from "mobile homes" because they are more durable and less mobile in nature. Once manufactured housing units are sited, they are rarely moved. Additionally, manufactured housing meets HUD standards, which makes it possible to get a loan to purchase a new

manufactured home with little or no down payment. The buyer can also purchase the land to site the manufactured home on contract, with little down payment. This is a very attractive option for those with little savings.

HOUSING TENURE

Table 5.15 shows housing units by type of occupancy over time. In 1990, 5 percent (4,409) of the total units were vacant. This is considered a normal or healthy vacancy rate. The remaining 95 percent (88,440) were occupied. Of these, 64 percent (56,872) of the units in Clark County were owner-occupied. The remaining 36 percent (31,568) were occupied by renters.

Table 5.15 Number of Housing Units by Occupancy Type in Clark County, 1970-1990

HOUSING OCCUPANCY TYPE	1970	1980	1990
TOTAL HOUSING UNITS	42,831	72,652	92,849
VACANT UNITS	1,767	3,902	4,409
OCCUPIED UNITS	41,064	68,750	88,440
OWNER-OCCUPIED UNITS	28,619	46,350	56,872
RENTER OCCUPIED UNITS	12,445	22,400	31,568

Source: U.S. Bureau of the Census

Housing Costs

The CHAS report notes that affordable housing is generally associated with an adequate supply of older housing. The 1980 Census indicated that Clark County has over 9,076

housing units that were built in 1939 or earlier. This is 9.8 percent of the current housing stock. There are 5,834 owner-occupied units and 2,700 rental units that were built in 1939 or earlier. Future

affordability will be greatly affected by market conditions. However, it can be assumed that existing older housing stock will continue to provide many of the more affordable units in the future, unless there is some form of public intervention in helping to reduce the costs of new units.

Rental Costs

Table 5.16 shows the average rental costs for the Vancouver area for the period of 1987-1993. A one bedroom unit in the Vancouver area rented for an average of \$442 per month in 1993. The average rent for a one bedroom apartment increased 39 percent between 1987 and 1993, which was an average increase of 6.5 percent per year.

Table 5.16 Annual Average Rents in the Vancouver Area, 1987-1993

YEAR	ONE BEDROOM	TWO BEDROOM	THREE BEDROOM
1987	\$317	\$345	\$343
1988	\$326	\$358	\$362
1989	\$368	\$405	\$393
1990	\$330	\$408	\$422
1991	\$406	\$449	\$493
1992	\$428	\$470	\$551
1993 (Spring)	\$442	\$500	\$539

Source: Apartment Data Center, 1994

Two bedroom units rented on an average of \$500 per month in 1993. The average rent for two bedroom units increased 45 percent, increasing 7.5 percent a year on average. Three bedroom units rented on average for \$539 per month in 1993. Three bedroom apartments have increased in rent by 57 percent in the past six years on an average of almost 10 percent per year. CHAS computes that based on these trends, the average rent for a one bedroom unit could increase to \$590 by 1998, a two bedroom unit to around \$690, and a three bedroom unit to almost \$800.

The definitions of "affordability" and various income levels were discussed earlier in this report (see *"Percent of Income Spent on Housing"*). The CHAS indicates that based on these definitions, rents in Clark County are generally affordable to households earning more than \$18,700 per year or 50 percent of the county median annual income.

ASSISTED HOUSING

According to CHAS, rent assistance programs are available to assist the 3,679 low income renter households in need of rent assistance. Single person non-elderly (or non-disabled)

households are not eligible for assisted housing under the programs now offered in the county.

Very Low Income Households: Approximately 11,038 very low income households in Clark County are in need of rent assistance. About 3,679 of these households are now living in assisted units. Approximately 67 percent of the rent assistance needs of very low income households are not being met.

Very Low Income Elderly Households: About 2,195 very low income elderly households in Clark County are either in need of rent assistance or are now living in an assisted unit. About 1,508 households live in assisted units. Approximately 31 percent of the rent assistance needs of very low income elderly are not being met.

Very Low Income Small Households: Over 4,400 very low income small households in Clark County either need rent assistance or now live in an assisted unit. About 1,803 households live in assisted units. Approximately 59 percent of the very low income small family rent assistance needs are not being met.

Very Low Income Large Family Households: Approximately 1,150 very low income large family households in Clark County are either

in need of assistance or now living in an assisted unit. Some 368 households live in an assisted unit. Approximately 68 percent of the rent assistance needs for very low income large families are not being met.

The Vancouver Housing Authority (VHA) administers a *Low Rent Public Housing Program*, a *Section 8 New Construction Program*, *Section 8 Certificate and Voucher Programs*, a *Section 8 Moderate Rehabilitation Program*, and two non-federally subsidized projects. In addition, the VHA contracts with several non-profit housing corporations to manage three *Section 202* projects and a *Section 236* project. The VHA is responsible for 67 percent of the assisted housing within its boundaries.

The Vancouver Housing Authority uses the federal preference rules to determine eligibility for assisted housing. Preference is given to those households paying more than 50 percent of their income for rent, to those in substandard housing, and to those who are displaced through no fault of their own. In practice, the federal preference rule preclude all but very low income households from qualifying for assisted housing.

Approximately 3,679 households received rent assistance in Clark County in 1992. Only very low income households (50 percent of median income or less) are eligible for assisted housing under the *Section 8* certificate and voucher programs and in *Low Rent Public Housing* units acquired in 1981 or after. *Low Rent Public Housing* units available before 1981 and *Section 8 New Construction* units can be leased to households with up to 80 percent of median income.

HOUSING CONDITION AND OVERCROWDING

There is no comprehensive data available on the condition of rental housing throughout Clark County. The CHAS notes that there are an estimated 960 very low, low and moderate income renter households living in substandard units in Clark County. By the same estimates there are 339 very low, low and moderate income home owners living in substandard units in the county. However, the CHAS notes that these estimates are based on limited information. There is a probability that this information understates the number of lower income households living in substandard units and the number of substandard units is higher than estimated. The CHAS recommends that further evaluation of housing conditions in Clark County be conducted once more detailed census data is available.

HUD defines a crowded household as one having more than 1.01 persons per room. Such overcrowding is undesirable for the residents and is also hard on the housing stock as it tends to wear out faster. Crowding occurs when there is insufficient supply of housing of the right size and the right price to accommodate the larger households in the county. It is likely that the crowding is due to the inability of the households to afford a unit which would adequately accommodate them. That is, the county lacks low cost housing for larger households.

Table 5.17 shows the percentage of total units that qualified as overcrowded. The 1989 Census showed in Clark County that 4.1% of all renter-occupied units are overcrowded as compared with 2.1% of owner-occupied units.

Table 5.17 Percentage of Overcrowded Units

TYPE OF UNIT	1990 PERCENT OF TOTAL UNITS
OVERCROWDED UNITS	3.2%
RENTAL UNITS	4.1%
OWNER-OCCUPIED UNITS	2.1%

Source: 1994 CHAS

MARKET AND INSTITUTIONAL INFLUENCES ON HOUSING PRODUCTION

Typical of most communities in the United States, the primary influences on housing price in Clark County include, but are not limited to:

- land use controls which limit both the areas where housing may be built and the density of development, with a resulting impact on land cost and development costs;
- building code requirements (such as those related to the *Americans with Disabilities Act*; energy efficiency, etc.) which may increase construction costs and ultimately increase housing price;
- off site improvement requirements;
- finance costs such as interest rates, other loan costs;
- materials and construction costs; and,
- in-migration and mis-matches in housing supply and demand.

Most notably, the construction costs and home purchase prices rise with interest rates. Since the spate of savings and loan failures in the late 1980s, federal regulators have reduced the percentage of an institution's portfolio which can be in real estate development. This has resulted in making financing of residential development more difficult. Similarly, increases in land costs or construction costs will increase the cost of the housing which is developed unless more units can be built on the same site. Rising energy costs increase the costs of construction and maintenance of housing units; however, conservation measures can reduce lifecycle costs for energy.

THE HOUSING NEEDS CONTINUUM IN CLARK COUNTY: 1992 AND BEYOND

Housing affordability issues impact all households, in all income groups. Every household has an income, at one level or another, and must find housing that meets but does not exceed the requirements of the income level. Sometimes, this relationship is called "attainability." Households at higher incomes have fewer housing affordability

problems, largely because their incomes allow greater flexibility to access housing at, or less than, their incomes. In addition, there are generally more housing units available within their income ranges. Persons with lower incomes have more housing affordability problems partially because their ability to access housing in their target price range is limited by persons from higher ranges "buying down," and by limited numbers of units. In addition, the lower the income range, the less potential the household has for "buying down".

What is affordable housing? Housing affordability is expressed by lenders, bureaucrats, and ordinary citizens in different ways. Lenders and bureaucrats generally claim that affordable housing is housing expenditure at or below 30 percent of household income. A household earning \$31,800 (the county median in 1989) should spend no more than \$9,540 per year or \$778 per month on housing. This may be in rent or in house payments.

It is apparent that the definition of affordable housing has altered over time and continues to be in dispute depending on the perspective of the groups involved. Lenders and bureaucrats respond in a manner assessing the total debt limit that appears to be a reasonable lending risk at any point in time. Families respond in terms of their personal preferences and their other debts. Low and moderate income advocates respond in terms of the impracticality of accumulating four figure down payments and in terms of the potentially disastrous impact on people with fragile incomes when every available penny is committed to housing.

There are six components when addressing the affordability issue which include the following:

1. Availability of properly zoned and buildable land;
2. cost of borrowing money;
3. regulatory restrictions, in all their forms, influence affordability;
4. consumer expectations;
5. wage/housing balance which is the relationship between the wages earned by people in the community and the housing price; and

6. jobs/housing balance which is the relationship between the location of jobs and the location housing.

All these components need to be addressed in determining the affordability issue for a community.

This *Chapter* defines housing affordability as a range of expenditure which should be between 30 percent of income and/or house purchases at 2.5 times household incomes. These are conservative measures which serve to decrease the amount of expenditure suitable for housing from those levels illustrated by many lenders in their standard publications. It is believed that these measures, however, are more reflective of the real level of expenses that moderate and low income households can bear in the 1990's, noting that most households have standing financial commitments that decrease their loan to value ratios.

For the purpose of illustrating the potential magnitude of future need, the population and household projections, income groups and housing prices were analyzed jointly to provide a view of the number of units in each price range that may be needed, by community, in the year 2010. The preliminary estimate indicates that approximately 32,000 units will be needed for households with incomes less than \$15,000. Nearly half of these units will be needed in the future rural areas of Clark County.

Table 5.18 presents a summary comparison of median household incomes across the county and average housing sale prices. The objective is to compare income to house cost based on the assumption that purchase price should be 2.5 times income. In 1992, all communities for which data was available average house prices were in excess of 2.5 times median household income.

Table 5.18 1992 Price-to-Income Comparison of Cities in Clark County

CITY	1989	1992*	NUMBER OF UNITS	VALUE OF TOTAL UNITS	AVERAGE	PRICE TO INCOME RATIO**
BATTLE GROUND	24,256	27,285	291	39,863,254	136,987	5.0
CAMAS	28,567	21,134	284	37,908,786	133,482	4.2
LA CENTER	24,750	27,840	54	6,308,333	116,821	4.2
RIDGEFIELD	26,992	30,362	154	21,330,896	158,512	4.6
VANCOUVER	21,552	24,253	1,138	100,897,363	88,662	3.7
WASHOUGAL	25,463	28,642	154	15,173,731	98,531	3.4

* estimate based on 4% increase per year over 1989 census statistic

** due to lack of data, the ratio compares an average sale price to a median income. Use of both new and used homes in the average price is believed to produce an average that is close to median sale price. Ratios over 2.5 indicate that the average house sale is not affordable for the median wage household.

SUMMARY AND CONCLUSIONS

The inventory and analysis presented in this *Chapter* lead to the identification of a variety of factors that will affect the ability of households in Clark County to find suitable affordable housing. The following highlights the issues effecting housing affordability for all segments of the population in the future.

One of the fastest growing age groups in the county over the next twenty years is expected to be the elderly. Elderly households are expected to increase from 6.4 to 17.5 percent of the households in the county by the year 2010. Over half of the new elderly households will

have incomes less than \$15,000 per year and will be seeking housing that rents for less than \$310 per month. There is a shortage of these units now, and that is expected to increase in the future. In addition, these elderly households are likely to require special services as well as housing (e.g., nursing care or assistance with meals).

The cost for land and construction of new housing has been increasing rapidly over the past five years. If the trend continues, then there will be even less affordable new housing built in the county. The needs of middle as well as lower income households will be more difficult to meet with new housing.

Restrictions on local government funding resources have resulted in increasing use of development impact fees to pay for the cost of extending services to new housing developments. However, these impact fees increase the cost of the new housing. The goal of making new development "pay its own way" may run counter to the goal of producing an adequate supply of affordable housing.

Changes in federal regulation of the banking and savings and loan industries have affected the availability of financing for residential development, and the types of projects being financed. It is much harder to finance projects now, and financial institutions are requiring greater equity participation by the developer in each project. It is also more difficult to find financing for unusual or creative housing designs which might reduce the cost of each home to the purchaser or renter. Federal, state and local governments should consider public subsidies in order to ensure that such housing is available.

Increasing federal, state, and local environmental protection regulations have reduced the amount of land available for development and increased the time and cost involved in producing housing. The goal of protecting sensitive environmental resources may run counter to the goal of producing an adequate supply.

The *Community Reinvestment Act (CRA)* requires that financial institutions demonstrate that they invest a portion of their funds in the community where they are located, and where their customers live. The act is particularly concerned with investment loans for home purchase and rehabilitation loans in older neighborhoods. The intent is to discourage "redlining", or the practice of refusing to make loans for properties located in older or predominantly minority neighborhoods. The *CRA* provides an opportunity for local developers and non-profit agencies to work with the banks and savings and loans to develop affordable housing and to maintain or improve existing housing in older neighborhoods.

Until the early 1980s the federal government provided most of the support for the creation and maintenance of affordable housing, including tax incentives and direct funding of construction and operating costs. The withdrawal of this support, coupled with a changing economic environment, has severely reduced the availability of affordable housing.

The absence of the federal government, and lack of history or experience of the state and local government and the private sector in funding affordable housing, has resulted in a confusion of roles and responsibilities. In order to provide the housing needed by the low and middle income population, it will be necessary for the county, cities, state and the private sector to create new working relationships if the needs for financing, construction or acquisition and maintenance of housing are to be met.

PROPOSED COMPREHENSIVE HOUSING POLICIES: POLICY CONTEXT

Fair Housing

The goal of fair housing is to encourage freedom of choice in the sale or rental of dwellings. Fair housing rights are established both through federal law (*Title VIII of the Civil Rights Act of 1968*) and Washington state legislation (*WAC 49.60.222 through 224*). The private sector and public sector housing agencies are very familiar with these principles as they apply to buyer/seller or landlord/tenant relationships. Discrimination based on race, color, age, sex, religion and national origin is prohibited.

In 1988, the federal *Fair Housing Act* was amended in a manner that makes it evident that it is not legal to deny persons with disabilities the opportunity to live in a community. The amendment also makes it clear that persons may not be discriminated against on the basis of family status. The *Washington Housing Policy Act*, adopted in 1993, reinforces these principles by prohibiting local ordinances that treat households with disabilities differently from other households. For the purpose of this plan, written in 1993, low income persons are not considered a group protected under fair housing laws. If applied, income tests must be applied to all groups (i.e., disabled, racial, national origin) equally.

Several of the groups specifically noted in fair housing laws are commonly referred to as "special populations." Special populations include the physically disabled, mentally disabled, mentally ill, homeless, and other persons who may experience barriers to housing because of a disability or condition. Special needs populations are among the most noticeable persons needing fair housing

protection. Fair housing, however, is a broader concept that attempts to protect all citizens from unfair or discriminatory treatment.

In the development of land use regulations, communities must examine whether the effect of a regulation, action or policy is exclusionary. Local land use policies, regulations and actions must not have the effect of excluding individuals from Clark County or cities within Clark County. Persons should be able to find a variety of housing opportunities.

The *Clark County 20-Year Plan* proposes that an essential element in the continued achievement of fair housing is a land use regulatory approach that allows anyone seeking housing to take "managed risks". That is, regulations should protect public health and safety, but not to the point that the regulations have the effect of excluding populations from finding housing that they can afford. Fair housing should not become a paternalistic approach to protection that eventually excludes the disabled, elderly, or other individuals.

The *20-Year Plan* also works toward fair housing by using the household, rather than the family, as the basic definition for an assemblage of persons in a dwelling unit.

Household is a broader term that allows for non-nuclear families, unrelated individuals, domestic partnerships, caregivers and other arrangements. A household orientation reflects the increasing diversity of living arrangements in the county.

Incentives for fair housing and a greater awareness of how the principle serves to protect all persons will be increasingly necessary in the future as Clark County's population grows and diversifies. Fair housing requires the attention of many segments of the community. Appropriate land use practices are a necessary step. These practices must be reinforced by fair lending practices, underwriting standards, appraisals, bonding and by other implementation policies and procedures that effectuate, on a daily basis, principles of fairness. Central to fairness is a clear understanding of both the income characteristics of the community and the characteristics of housing. Over time, the county's racial structure, household living arrangements, number of special needs persons, etc. will change. There is a continuing need to educate government officials and citizens to their individual rights and to the rights of others.

Special Needs Housing

It is the intent of this plan to encourage self determination and independence among individuals with special needs. County and the cities policies, ordinances, and codes should treat people with special needs equivalent to the general population.

Land use regulations should not discriminate against these households. Land use regulations should be limited to the impact of the use upon the landscape, without consideration of the circumstance of the persons in the household.

People with special needs, just like other segments of the population, want to locate across the county, depending upon personal preferences and upon the locations of family and friends, health care, support services and transit. Housing provided by both the public and private sectors will allow the greatest range of locational choices. Special needs populations live throughout the county at this time, even though they may be under served or be limited in their access to housing. In the next 20 years, neighborhoods across the county should become accessible to special needs individuals. There is a dual responsibility; neighborhoods must become more accepting of people with special needs, and people with special needs must become good neighbors in their community.

Just as people with special needs want to live in different neighborhoods, their specific housing needs vary also. Not all disabled persons require housing adapted with rehabilitated kitchens, bathrooms, etc. Not all persons require assistance from a care giver. It is important that planners have a knowledge of the needs of different client groups and avoid generalizations. Providing for people with special needs does not necessarily mean increased levels of social services or infrastructure. It may mean cultivation of a greater awareness of the impact of regulations upon these groups and encouragement of incentives to provide affordable, accessible housing.

The managed risk approach is applicable to all special populations and in particular to individuals traditionally considered "undesirable" because of previous lodging in institutions or correctional facilities. As these individuals rejoin the general public, the public must be protected, but in a reasonable fashion

that does not preclude the transition of people to an independent lifestyle.

The *Clark County Comprehensive Housing Affordability Strategy (CHAS)* examines the needs of special populations in detail from a short-term perspective. The *Housing Element* of the *20-Year Plan* attempts to address needs from a long-term perspective and to propose public and private sector responses to the needs.

Neighborhood Character and Vitality

Clark County's residential neighborhoods vary in size, density, housing type, and amenities. The character of a neighborhood, both its livability and identity, is closely associated with its design, the characteristics of the residents and the services provided. Regardless of the character of the neighborhood, residents generally want a feeling of comfort and security, privacy and a sense of belonging. Neighborhood character is an important element of the *Framework Plan* and is a central component of an approach that encourages a hierarchy of well defined places. Over the next 20 years, preservation of existing neighborhoods will require a conscious acknowledgment of the existing nature of the people, visual character and services. New development in previously undeveloped areas should occur with an identifiable visual and service character. Infill development should occur with a visual and service character compatible with existing development.

A population diverse in its age, ethnicity, income, household structure and size, and mental and physical abilities has the potential to create strong and vital neighborhoods. The contribution of individuals, through their participation in public processes or through their daily lives in a neighborhood, influence the character of a neighborhood. Acceptance and appreciation of diverse individuals is a desirable value in 1994 and in the future.

This plan intends to promote service delivery systems that are highly visible to users, accessible and centrally located on a neighborhood district basis. A major objective of the *20-Year Plan* is to ensure that housing remains affordable for all income groups. One of the advantages of the *20-Year Plan* is the variety of housing options which will be available for residents.

Infill

In order to achieve the *20-Year Plan*, Clark County and other jurisdictions must encourage the use of infill parcels for homes and also must ensure that development is compatible with the surrounding neighborhood. Infill is a term used to describe development of parcels that were "passed over" in a first phase of development. Some lots in the urban area were not built on because they continued in rural use (horse lots, orchards, etc.). In some cases, there was insufficient demand for the land. The physical development constraints of a parcels, such as drainage ways, steep slopes, etc. may also lead to its being "passed over." The parcels are now surrounded by development, which may be residential, commercial or industrial in nature. In some areas, infill will mean mixing housing with commercial development and may require special consideration of physical constraints, existing infrastructure and adjacent land use. Infill development is central to accomplishment of target densities.

Accessory Units

Accessory units are another method for increasing density in a manner that may be affordable. Accessory housing units are complete living quarters constructed within an existing single family unit. They occur through conversion of an attic, a basement, a garage or other space. They are always secondary in size to the existing dwelling, usually less than 900 square feet. Common names for these units include granny flats, mother in law apartments, and bachelor units. Some communities allow accessory units to be free standing. Free-standing units are generally called echo units or accessory cottages. Accessory units combine the advantages of small size, maximizing use of existing dwellings, and income for home owners as advantages. They must be carefully planned however, so negative impacts on neighborhood character (primarily traffic and parking) are avoided.

Variety in Neighborhoods

In order to implement the *20-Year Plan* in a manner that preserves and enhances neighborhoods while also maintaining identity and livability, Clark County and local jurisdictions will identify the features that make an attractive residential development and

ensure that future development include these features. Over time, greater breadth and variety in neighborhood design should be allowed. The flexibility should also be accompanied by consistency and predictability in the development process. A major objective of the *20-Year Plan* is to ensure that housing remains affordable for all income groups. One of the advantages of the *20-Year Plan* is the variety of housing options which will be available for residents. These will include single-family homes on a variety of lot sizes, as well as multi-family homes (apartments, condominiums, town houses) and mobile homes. This variety is expected to make it easier for the home building community to develop housing in a range of price affordable and attractive to all county residents.

Fair Share

The state *GMA* directs all communities to formulate policies that allow accommodation of their "fair share" of housing types and income groups. The growth management act does not explicitly require a numerical approach to fair share. In general, the fair share process should provide low and moderate income housing targets for cities, urban growth areas and county rural areas that are achievable in a progressive manner over the 20 year planning period. The allocation process should identify programs and finance mechanisms that will result in the construction and rehabilitation of housing so that the targets are meaningful. Noting the complexity of the task, Clark County determined that preparation of a fair share allocation is a complex process in and of itself and requires a participatory process supported by thorough technical analysis. Formulation of a fair share approach is supported by this plan and is an implementation technique requiring immediate funding and analysis.

The fair share principle has a close relationship to the question of neighborhood character. In accordance with the fair share concept, a community may need to provide for income groups and housing types that are not part of its traditional character. In addition, existing neighborhoods may experience a change in character in order to provide housing for persons of higher or lower income than currently exist. These changes are expected to occur throughout Clark County in a progressive manner. Achievement of a fair share concept will require adequate financing,

community design, public involvement and attention to the impact of change upon residents of an area.

Rehabilitation and Preservation

The *Framework Plan* concept, with its emphasis on a hierarchy of identifiable places, supports the preservation and rehabilitation of existing structures. Because existing structures provide much of the character of places, their preservation into the future will provide a basis for definition of community character. Existing structures also provide an opportunity for increased residential density with minimal community disruption when accessory units are allowed within structures and on existing lots. In addition, accessory units and existing houses are often among the most affordable units in the real estate market. Rehabilitation of existing structures also reflects an environmentally conscious approach to neighborhoods, with an orientation toward stewardship and reuse of existing resources.

The *Framework Plan*, with its emphasis on increased density in urban areas also acknowledges that, over time, existing structures may be replaced with higher density structures, mixed uses or other innovations in land use. In concept, in residential areas, removal of a housing unit, either through demolition or conversion to another use, should be accompanied by replacement of a residential use in the same neighborhood district. The intent of this plan is to place a priority upon rehabilitation and preservation of structures, while acknowledging that, over time, not all structures can or should be retained. In every case, all costs of rehabilitation, including life cycle costs and potential tax credits, must be considered.

Housing rehabilitation must be integrated with a concern for the persons in a structure, and must respond to their social and service needs. Rehabilitated strategies must be tailored to the character of the area served. Rehabilitated buildings should be safe and habitable, but should not be required to meet the same codes as new construction.

Rehabilitation strategies specifically tailored to the condition of the neighborhood, integrating physical, demographic and economic needs provide an opportunity to re-use existing housing stock. Not only is this wise conservation of natural, human, and

physical/cultural resources, it also preserves the units most likely to be affordable to low and moderate income persons. As a technique to provide affordability, rehabilitation cannot be over looked or under appreciated.

It is the intent of this Chapter to advocate for safe and habitable housing for all Clark County residents. In order to accomplish this aim and also to preserve affordability, it is essential that building codes allow a tiered approach to acceptable building condition. The cost of rehabilitating structures to the same standards as new construction often is prohibitive, dissuades owners from making improvements and increases the cost of dwellings. Provision also should be made for certified historic preservation and restoration projects, allowing rehabilitation to safe and habitable levels without meeting the same codes as non-historic rehabilitation or new construction. Achievement of this objective may require a statewide approach to revision of codes and a concerted effort on the part of both the public sector (including planners and building officials) and the private sector.

Affordability

The concern for housing affordability is a nationwide issue. Some would argue that Clark County is no worse, and in many regards, fares much better, than many other parts of the state of Washington and the nation. Much of Clark County's growth in the last 20 years can be attributed to its affordability. Clark County and city officials see maintenance of affordability, into the future, as an important objective. The *20-Year Plan*, as a government document, provides an opportunity to focus on the leadership role that local government can take to work cooperatively with all segments of the community in order to increase affordability within the context of protecting public health, safety and welfare. Provision of affordable housing for the individual should not come about at the cost of the community as a whole. The interests of the community as a whole, however, include the need to provide housing which is affordable for individuals.

Consumer expectations also play an important role in affordability. Consumers, in all income ranges, exhibit a trend toward increasing expectations for size and amenities. These add to the cost of housing. For most consumers, a house is their single most significant financial investment. Houses are more than a place to

live, they impose a significant financial responsibility upon owners and offer an important windfall profit opportunity. In the 1980s and 1990s, homeowners have become increasingly protective of the value, both real and perceived, of their homes. This is often exhibited as NIMBYism (Not In My Back Yard) where property owners strenuously object to the introduction of new housing that differs from existing housing in type or value. Many of these objections are based in the fear of people of differing incomes, race, age, or ethnicity and their perceived impacts on the value of property. NIMBYism influences housing affordability and it results in excessive delays in permit review processes or effectively excludes legitimate housing types or income groups from neighborhoods. In the planning process, this intolerance must not be underestimated but must be recognized and planned for in education programs, public hearing processes and in programs that attempt to create a sense of community that extends beyond the financial commitment of a house purchase.

Just as supply and demand interact to influence cost, housing price and local wages interact to influence affordability. A dual effort to increase local wages while also retaining moderately priced housing will keep housing affordable to more of the population. Housing affordability is a relationship between an individual's income and the price of housing.

From the perspective of community planning, it is desirable to provide both jobs and housing within a community, for the benefit of individuals and the community tax base. The relationship of jobs and housing is described in two ways:

- The wage/housing balance is the relationship between the wages earned by people in the community and the housing price. Ideally, there is a sufficient number of housing units affordable to all levels of wage earners.
- The jobs/housing balance is the relationship between the location of jobs and the location of housing. Ideally, jobs are created in locations that are convenient to housing.

In both relationships, the planning objective is to create opportunities so people who want to live close to work may do so. There is no requirement (or assurance) that the people working a particular job will live in the

proximal housing, or vice versa. The two principles may be applied separately or together when looking at a community's affordability strategy. The intent of the *Housing Element* is to assure that communities investigate both relationships, and attempt to achieve both a jobs/housing and wage/housing balance within their urban area.

Traditionally, planners have looked at a jobs/housing balance, and have tried to promote housing opportunities in locations close to the workplace. This helps community diversity and reduces commute trips. Now, with the interest in affordability, communities are also looking at wage/housing balances, trying to promote availability of housing that workers can afford close to their jobs.

The *Economic Development Element* of the *20-Year Plan* includes general policies and strategies and also includes strategies to improve wages. Many of the *Housing Element's* programs and regulations provide tools to address the housing affordability issue. The local plans will address the location issue and the wage/housing issue through their statements on the need for affordable housing.

Financing Affordable Housing

Finance of housing, and in particular affordable housing, is a specialized market niche that requires the cooperation of land developers, builders, government and lenders. Finance plays a vital role in the final cost of housing and its associated infrastructure. An intent of this plan is to both identify and advocate for finance mechanisms for housing and associated infrastructure that are stable. Both housing and infrastructure improvements are long-term investments. Mechanisms that are predictable over time may stabilize risk and increase the potential for project funding. This does not imply that new finance mechanisms and institutional structures will not or should not arise over time, or that interim finance mechanisms are not appropriate.

It means to say that a long-term view of finance mechanisms is necessary. In the last twenty years, the nation's financial institutions, lending systems and local taxing mechanisms have undergone radical change. More change should be expected in the next twenty years.

Another important component of this plan is the recognition that the public, not for profit and private finance sectors all play an

important role in housing finance. A healthy and complete housing finance system will involve the participation of all three sectors in a manner that most appropriately reflects public purpose, capital requirements, costs, interest rates and other influences on the financial markets. Public sector financing of housing is traditionally identified with housing for the lowest income groups and the involves the deepest direct subsidies. The public sector is also involved in middle and high income subsidies to housing, however, through tax policies. The public sector's role is changing however, as the need for partnership approaches to finance emerges.

The not for profit sector is an emerging finance sector. Often serving as a conduit for public funds to private sector developers, the not for profit sector is closely identified with a public purpose, but often functions free of restrictive government regulations. As a result, not for profits are often philosophically aligned with the public sector but functionally aligned with the private sector. Not for profit organizations vary in function; some finance and construct housing while others focus on one of the noted functions.

Private sector finance is the mainstay of housing development. Increasingly, in order to meet the needs of low and moderate income persons, the private finance institutions need the assistance of the public and not for profit sector. The private sector also has responsibilities to invest in communities through the *Community Reinvestment Act*. *CRA* goals often give impetus both to partnerships with the other sectors and to innovative financing techniques.

Housing Types, Housing Tenure, Sufficient Land and All Income Groups

The *Growth Management Act* is clear in its direction that comprehensive plans are to provide sufficient land and opportunities for a variety of housing types, ranging from site built to off site manufactured. It is clear in its direction that special needs housing must be accommodated within the community. It is also clear that the housing and land use elements of local plans must be structured in a manner that makes it possible for persons of all income groups to have a degree of choice in their geographic search for housing. Sufficient land must be available for housing so that all

income groups can exercise a choice to live in a community.

The *Land Use Element* of the *20-Year Plan* provides, in both policy and mapped form, a vision of the location of land uses in the future. The *Land Use Element* contains areas planned for residential, commercial, industrial, forest, agricultural, recreation and other land uses. The residential plan identifies areas for single and multiple family uses at a variety of densities. It includes mixed use areas where a combination of commercial, institutional and residential uses are allowed. It also includes agricultural and forest areas where residential uses are allowed at a low density. The *Land Use Element* specifies target densities for the uses.

GOALS AND POLICIES

Clark County has developed general goals and policies it will use to direct housing development. The Clark County Housing policies are as follows:

GOAL 5.1: Provide for a diversity in the type, density and location of housing within the county and its cities which encourage and support equal access to housing and protect public health and safety.

Policies:

- 5.1.1 Provide all types and compositions of households, assuming adequate financial resources and personal responsibility, an opportunity to find housing throughout the county.
- 5.1.2 Ensure that implementation measures recognize variety of family structure.
- 5.1.3 Insure that county residents have equal access to housing.
- 5.1.4 Review and revise codes and ordinances to achieve compliance with the *Fair Housing Act* and the *Americans with Disabilities Act*.
- 5.1.5 Encourage a variety of housing types and densities, including mixed use centers, services and amenities.
- 5.1.6 Encourage the public and private sectors to take actions to develop and maintain an adequate supply of single family and

multi-family housing for all economic segments of the population.

Washougal Urban Growth Area

- 5.1.7 The *Development Code* will provide for mobile and manufactured housing in a manner that ensures that such developments contribute to the design quality, landscape standards and safety of the community.
- 5.1.8 The *Development Code* will encourage innovative housing design for efficient, low cost, high density housing.
- 5.1.9 The *Development Code* will provide for group homes and other institutional housing for special needs persons.
- 5.1.10 The City will encourage individual and neighborhood beautification programs using garden clubs, schools and other local groups.

GOAL 5.2: Support and assist in planning for increasing housing opportunities which are primarily for households with special needs.

Policies:

- 5.2.1 Assure that codes and ordinances allow for a continuum of care and housing opportunities for special needs populations, such as emergency housing, transitional housing, extensive support, minimal support, independent living, family based living or institutions.
- 5.2.2 Assure that policies, codes and ordinances allow for a geographic distribution of the housing continuum, with housing provided in appropriate locations and adequately served by public facilities (such as transit) and services.
- 5.2.3 Ordinances shall allow for housing for special needs populations as permitted/conditional uses, by basing siting decisions on the impact of the use upon the landscape, not on the circumstances of the occupants.
- 5.2.4 Building and site plan codes shall encourage the development, rehabilitation and adaptation of housing that responds to the physical needs of special populations.

- 5.2.5 Encourage both the public and private sector (including financial institutions) to invest in the creation of special needs housing.
- 5.2.6 Encourage affordable housing by formulating innovative zoning ordinances that enable construction of affordable, attractive housing.
- 5.2.7 Coordinate the development of special needs housing with social service providers and with public agencies that provide services and capital.

GOAL 5.3: Support public and private actions which provide housing choices for Clark County residents, with emphasis on increasing the number of housing alternatives for both renters and owners and maintaining neighborhood stability.

Policies:

- 5.3.1 Develop a fair share housing allocation that provides low and moderate income housing targets for cities and urban growth areas
 - a. Urban areas shall have a fair share allocation.
 - b. Fair share allocation shall be developed concurrent with the development of implementation ordinances.
 - c. The allocation process must be supported by incentives and financing mechanisms to see that targets are achieved.
- 5.3.2 Ensure policies, codes and ordinances allow for a mix of uses and housing types in neighborhoods with variety in design.
- 5.3.3 Preserve the character of stable residential neighborhoods through selective and innovative zoning techniques.
- 5.3.4 Encourage a variety of housing types and densities in residential neighborhoods.
- 5.3.5 Encourage infill as a redevelopment concept. Appropriate development regulations that accomplish infill should consider:

- a. impact on older/existing neighborhoods;
- b. development that is appropriate to surrounding residential density, housing type, affordability or use characteristics;
- c. encouragement of affordable units;
- d. maintenance of neighborhood integrity and compatibility; and,
- e. provision of development standards and processes for infill regardless of the sector (public, not for profit, or private sectors) creating it.

- 5.3.6 Assure that policies, codes and ordinances promote neighborhood designs that are pedestrian and transit friendly and discourage reliance upon the automobile.
- 5.3.7 Encourage the development of multi-use neighborhoods which are a mix of housing, jobs, stores and public space all within a well-planned pedestrian environment.
- 5.3.8 Codes and ordinances shall recognize the changing demographic trends by supporting accessory units and other types of housing and human service programs.

GOAL 5.4: Provide assistance for maintenance and rehabilitation of housing for Clark County residents.

Policies:

- 5.4.1 Encourage programs in deteriorating older neighborhoods that address structural, demographic and economic issues.
- 5.4.2 Work with building officials to encourage rehabilitation that provide for safe and sanitary housing.
- 5.4.3 Encourage voluntary housing rehabilitation programs.
- 5.4.4 Encourage preventative maintenance in sound and transitional neighborhoods.
- 5.4.5 In areas where housing is rated as fair or below by the local assessor, focus public investment on infrastructure surrounding the dwelling as well as rehabilitation efforts.

- 5.4.6 Reduce the number of homes rated as fair or below by the local assessor through replacement or rehabilitation.

GOAL 5.5: Promote an active role in affordable housing using a combination of regulatory, partnership and finance techniques.

Policies:

- 5.5.1 Ensure that policies, codes and regulations, including public development covenants, provide the opportunity to site affordable housing types, in particular off-site manufactured homes and accessory units.
- 5.5.2 Enhance provision of affordable housing for persons with incomes less than 30 percent of the median family income by using available federal and state programs and by promoting private/public partnerships which focus on this affordability range.
- 5.5.3 Enhance provision of affordable housing through the development of at least one, and preferably more than one, private/not for profit/government partnership with the purpose of creating housing priced for persons with incomes between 30 and 90 percent of the median family income.

GOAL 5.6: Establish a secure funding mechanism to support development of affordable housing. Coordinate and concentrate public expenditures to make positive and visible impacts on targeted neighborhoods.

Policies:

- 5.6.1 Assess the impacts of fee waivers, exemptions and other deductions or exclusions on the housing needs continuum.
- 5.6.2 Target the work of housing partnerships (private, not for profit or profit) to various income levels, to encourage rental and home ownership opportunities.
- 5.6.3 Encourage and stimulate financing for affordable housing including innovative, single room occupancy.

GOAL 5.7: Support a shift in the mix of housing types in the community, while improving home ownership tenure.

Policies:

- 5.7.1 Provide opportunities for new development to occur in a housing type ratio of 60 percent single family and 40 percent multi-family. Strategies to achieve these opportunity include but are not limited to:
- a. Minimum density for single family.
 - b. Minimum density for multi-family.
 - c. Provisions for Accessory Dwelling Units.
 - d. Provision for duplexes in single family.
 - e. Provisions for townhouses/ rowhouses.
 - f. Allowance for manufactured home parks.
 - g. Provision for diversified housing types allowed as part of a Planned Unit Development.
 - h. Recognition of the flexibility allowed in housing types as part of a Mixed Use Development (i.e., living units above commercial areas).
 - i. Recognition of Assisted Living Units as a housing type.
- 5.7.2 Encourage single family housing stock to become owner occupied.
- 5.7.3 Consider the dislocation impacts of programs that promote conversion of units from rentals to owner occupied.
- 5.7.4 Promote construction of new rental units to replace units taken out of the rental base.

STRATEGIES

The following strategies are proposed as a means to achieve the goals and policies of the *Housing Element*. These are a range of strategies that the county is considering and some of these strategies may be implemented over time.

1. Develop a program to assist municipalities in accommodating diverse households.
2. Advocate for adequate state licensing standards for emergency shelter and for regular monitoring of state licensed facilities.
3. Develop an education/clearinghouse program that assists developers, architects, homeowners and landlords in finding information about options for accessible building design.
4. Develop a homeshare program to match people with large homes with others who need housing, and expand the program to include all segments of the population.
5. Maintain a tenant/landlord handbook to focus on tenant/landlord rights and responsibilities.
6. Work with financial institutions, not for profits and the public sector to create mechanisms such as reverse mortgage programs, loan pools, housing trust funds, local funding and other tools to finance rehabilitation and construction of affordable housing.
7. Establish a countywide clean up day at least once per year which includes a broad scope of clean up activities.
8. Establish an outreach/education program to explain all aspects of home ownership and tenancy including maintenance, repair, landscaping, credit, prevention of discrimination and lending.
9. Develop partnerships between public and private sector interests to work with CDBG, state agencies, financial institutions, builders, etc., to develop housing appropriate for all groups along the housing continuum.
10. Promote affordable housing demonstration projects at a variety of densities and incorporating a variety of housing types in order to illustrate what can be accomplished using local builders, financing, etc.
11. Promote employer sponsored homeowner programs.
12. Encourage efforts to make the mortgage certificate program available in the state of Washington.
13. Provide information to the lending community regarding the planning process and its impact on the development process.
14. Encourage the use of low income tax credits for equity in construction financing.
15. Encourage the development of custom lending targeted for difficult to finance projects.
16. Develop finance mechanisms to preserve and rehabilitate small apartment complexes (8-20 units).
17. Encourage the Urban County Policy Board to fully consider the use of CDBG funds for housing.
18. Use the *Section 108 Loan Guarantee* program to lower the cost of financing low income and special needs housing.
19. Consider a local (nonfederal) renewable housing fund for people with low incomes and special needs. Resources for the fund might be the result of bond issues, millage, existing revenue or reallocation of the real estate excise tax (REET).

